MASSACHUSETTS EDUCATION & GOVERNMENT ASSOCIATION
SPECIALIZING IN WORKERS' COMPENSATION INSURANCE

LOSS CONTROL AND SAFETY GRANT APPLICATION GUIDELINES

1. Eligibility

All current MEGA members are eligible to apply for up to $5,000 of financial support to implement loss control and safety initiatives, and other related risk management strategies. The purpose of these activities is to provide a safe and healthy environment for employees in an effort to reduce the number and severity of work-related injuries and illnesses. Members may apply for one grant during any policy year (July 1 - June 30).

2. About the Grant

The Loss Control and Safety Grant Program demonstrates MEGA's commitment to maintaining a culture of safety and best practices among our members. **Grant funding will be approved and subsequently distributed on a cost reimbursement basis** for a variety of loss control and safety initiatives. The initiative must be an active effort to prevent work related injuries and illnesses. Examples include, but are not limited to, the following:

- The development and implementation of safety and health programs.
- The implementation of less hazardous work processes.
- The purchase of equipment or tools that address or reduce hazards faced by employees.
- Training that would lead to increased safety, health, and wellbeing of employees.
- General safety enhancements.

3. Completing the Grant Application

- A Grant Application must be completed to be considered for funding. The information provided must detail how the funds will be used to promote employee safety, health, and wellbeing.
- When considering the grant application, it may be beneficial to contact Matt Picardi Loss Control Consultant, to discuss past claims, the impact of personnel turnover, the addition of new departments and/or programs, and other relevant information pertaining to your organization.
- Proposed grant initiatives must be related to the coverage provided under the MEGA workers' compensation policy (i.e. equipment and activities relating to **covered employees**). As such, police and fire initiatives are not eligible as those employees are covered under MGL 111F.
- Grant funds should supplement [not supplant] current budgeted operating activities.
- Grant funds cannot be applied retroactively to a completed or in-process initiative, or for previously purchased equipment.

- Please review the attached grant evaluation matrix and refer to it as a guide while preparing your proposal. The matrix highlights the key criteria that reviewers will use during the evaluation process. It is designed to help applicants align their proposals with the grant's objectives and priorities. By closely following the matrix, you can strengthen your application and ensure that all critical areas are thoroughly addressed.

4. Important Grant Application Dates

- Grant applications will be available on August 3, 2026.
- Grant applications must be submitted by September 30, 2026 to matt.picardi@ccmsi.com .
- Grant Award Notifications (approval or declined) will be sent to members by October 30, 2026.
  - ü Members may proceed with their safety initiatives with an "Approved" application.

5. Grant Reimbursement Process

- Applicable state and local procurement guidelines and procedures must be followed.
- A copy of the invoice and cancelled check (front and back) must be submitted to MEGA's Executive Director.
  - ü Goods and services must be completed or received prior to the Member paying an invoice.
  - ü Invoices should include appropriate details. Where an initiative involves consulting or other project-based activities, the invoice should specify the work completed, number of hours worked by individual or worker classification, and applicable hourly rates.
- Invoices should be received and paid by May 21st of the fiscal year in which the grant was awarded.
- All documentation for reimbursement must be submitted to executivedirector@megawcgroup.com by May 21st, 2027.
- Awardees must also adhere to state laws and local procedures regarding records retention.
- No funds can be expended before the date on the Grant Award Letter.
- To ensure timely reimbursement, please complete and submit the attached checklist along with your supporting documents.

6. Grant Outcomes

Within one year of receiving your reimbursement, awardees must submit a one-page report to the Loss Control Consultant outlining the observed impact or benefits to the member organization. Including photos is optional.

7. Important Contact Information

For questions regarding the grant application please email Matt Picardi Loss Control Consultant matt.picardi@ccmsi.com and ExecutiveDirector@megawcgroup.com. Matt can also be reached at (781) 683-1145.

For questions regarding the grant reimbursement process or to submit reimbursement documentation please email Melanie Hagman, MEGA Executive Director ExecutiveDirector@megawcgroup.com. Melanie can also be reached at (978) 248-8897.

FY27 MEGA LOSS CONTROL AND SAFETY GRANT APPLICATION

Date:	Member:
Address:	
Contact Person:	Title:
Telephone #:	Email Address:
Describe how this grant will enhance loss control and safety initiatives:	

Proposed Use of Funds & Cost Estimates (Include Supporting Documentation):

Item Requested	Purpose	Amount
Equipment:		
Supplies:		
Contract Services:		
Other Costs:		
TOTAL GRANT REQUEST		

Applicant Signature:	Date:
Title:	

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Appendix A

Reimbursement Checklist

Please ensure all of the following items are attached to this checklist to avoid delays in processing your reimbursement:

Member Name:_____

_____

☐Copy of Grant Award Letter

☐Total Amount Requested $_____
The requested amount must equal the total of the attached invoice(s) and proof of payment. Invoice and payment amount may show the full project cost and may therefore exceed the amount requested.

☐Copy of Invoice(s)
Invoice(s) must be dated after the grant award letter and before May 21, 2027.

☐Proof of Payment
If paid by check: Include a copy of the front and back of the check.
If paid by credit card: Include a copy of the check made out to the credit card company.
If paid via ACH transfer: Include proof of the transfer.

Note: Please redact any sensitive or unnecessary information.
For example, on bank statements, leave the account name visible but black out account numbers.

Member Signature:_____

c/o CCMSI 55 Walkers Brook Drive, Suite 601, Reading, MA 01867
PH: (781)683-1000, Fax: (781)246-3425

www.megawcgroup.com

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Appendix B

LOSS CONTROL AND SAFETY GRANT MATRIX

Goal: Preventing Work-Related Injuries & Illnesses and Reducing Workers' Compensation Claims

Criteria	Excellent (10-9 points)	Good (8-7 points)	Fair (6-5 points)	Poor (4-0 points)
Effectiveness in Preventing Work-Related Injuries & Illnesses	Initiative directly targets major workplace hazards with a strong, measurable reduction in injuries and illnesses.	Initiative addresses workplace hazards with a moderate reduction in injuries and illnesses.	Initiative has limited impact on preventing injuries and illnesses or lacks supporting data.	Initiative does not demonstrate a clear effort to prevent injuries or illnesses.
Hazard Identification & Risk Mitigation	Clearly identifies specific workplace hazards and implements well-defined risk mitigation strategies.	Identifies hazards and proposes reasonable mitigation strategies but lacks some implementation details.	Hazards are vaguely identified, and mitigation strategies are not well-developed.	Does not clearly identify hazards or provide effective mitigation strategies.
Implementation Feasibility & Sustainability	Initiative has a clear, realistic implementation plan and long-term sustainability.	Implementation plan is feasible but may lack long-term sustainability.	Implementation plan is vague, with uncertain feasibility.	No clear implementation plan or sustainability strategy.
Measurable Outcomes & Evaluation	Establishes clear metrics for evaluating safety improvements and reducing claims.	Metrics for evaluation are included but not well-defined.	Initiative lacks strong measurable outcomes or evaluation methods.	No measurable outcomes or evaluation plan.
Total Score (out of 40)				

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